



## MAIN HIGHLIGHTS

# PERFORMANCE SUMMARY 2022



CONSOLIDATED  
NET PROFIT

Rp 41.17  
trillion

grew 46.89% yoy in  
2022 from Rp28.03  
trillion in 2021



CONSOLIDATED  
THIRD PARTY  
FUNDS

Rp 1,490.85  
trillion

grew 15.46% yoy in  
2022 from Rp1,291.18  
trillion in 2021



TOTAL  
CONSOLIDATED  
ASSETS

Rp 1,992.55  
trillion

grew 15.47% yoy in  
2022 from Rp1,725.61  
trillion in 2021



CONSOLIDATED  
LOANS<sup>\*)</sup>

Rp 1,202.23  
trillion

grew 14.48% yoy in  
2022 from Rp1,050.16  
trillion in 2021



<sup>\*)</sup> Consolidated Loans include Consumer Financing Receivables and Net Investment in Lease Financing

## RINGKASAN KINERJA 2022

CONSOLIDATED  
CASA RATIO

strengthened to

**73.42%** yoyand 77.64% respectively,  
in 2022from 69.70% and 73.99%,  
respectively, in 2021CONSOLIDATED NET  
INTEREST INCOME**Rp87.90**  
trilliongrew 20.31% yoy in 2022  
from Rp73.06 trillion in 2021

## PPOP

**72.18**  
trilliongrew 24.56% yoy in 2022  
from Rp57.98 trillion in 2021CONSOLIDATED  
NON-INTEREST  
INCOME**Rp35.18**  
trilliongrew 9.01% yoy in 2022  
from Rp32.27 trillion in 2021

## ROE

**22.62%**increased in 2022  
from 16.24% in 2021

## NPL RATIO

**1.88%**decreased by 93bps yoy in 2022  
from 2.81% in 2021